

What is claimed is:

- 1 1. A method for providing installment plan options, comprising:
2 receiving a purchase price and a financial account identifier, the financial account
3 identifier specifying a financial account;
4 generating an installment plan identifier defining an installment plan for payment of the
5 purchase price, the installment plan identifier being based on at least one of the purchase price
6 and the financial account identifier; and
7 transmitting the installment plan identifier.
- 1 2. The method of claim 1, further comprising:
2 receiving a selection signal indicative of whether to accept the installment plan; and
3 if the selection signal indicates acceptance of the installment plan, authorizing use of the
4 installment plan for the financial account.
- 1 3. The method of claim 2, further comprising:
2 adjusting the purchase price if the selection signal indicates acceptance of the installment
3 plan, wherein the installment plan is thereby for payment of the adjusted purchase price.
- 1 4. The method of claim 1, wherein the step of generating an installment plan identifier
2 comprises

3 generating a plurality of installment plan identifiers, each defining an installment plan for
4 payment of the purchase price, the plurality of installment plan identifiers being based on at least
5 one of the purchase price and the financial account identifier;

6 and wherein the step of transmitting comprises
7 transmitting the plurality of installment plan identifiers.

1 5. The method of claim 4, further comprising:

2 receiving a selection signal indicative of whether to accept any one of the plurality of
3 installment plans; and

4 if the selection signal indicates acceptance of one of the plurality of installment plans,
5 authorizing use of the accepted installment plan for the financial account.

1 6. The method of claim 1, further comprising:

2 determining whether to allow installment payments on the purchase price;

3 and wherein the step of generating the installment plan identifier is performed only if
4 installment payments on the purchase price are allowed.

1 7. The method of claim 6, wherein the step of determining whether to allow installment
2 payments comprises:

3 determining whether to allow installment payments, based on at least one of the purchase
4 price and the financial account identifier.

1 8. The method of claim 6, wherein the step of determining whether to allow installment
2 payments comprises:
3 comparing the purchase price to a predetermined amount; and
4 determining to allow installment payments only if the purchase price exceeds the
5 predetermined amount.

1 9. The method of claim 1, further comprising:
2 determining whether application of the purchase price to the financial account is
3 authorized;
4 and wherein the step of generating the installment plan identifier is performed only if
5 application of the purchase price is authorized.

1 10. The method of claim 1, further comprising:
2 receiving a merchant identifier indicating a merchant from which the purchase price and
3 the financial account identifier were received; and
4 crediting the purchase price to the merchant.

1 11. The method of claim 1, further comprising:
2 determining an upsell to offer;
3 generating an upsell identifier defining the upsell to offer; and
4 transmitting the upsell identifier.

1 12. The method of claim 11, further comprising:

2 receiving a response signal indicating whether the upsell was accepted.

1 13. The method of claim 12, further comprising:

2 determining an upsell price; and

3 applying the purchase price to the financial account if the upsell was accepted.

1 14. The method of claim 13, further comprising:

2 receiving a merchant identifier indicating a merchant from which the purchase price and

3 the financial account identifier were received; and

4 crediting the upsell price to the merchant.

1 15. The method of claim 11, wherein the step of determining an upsell to offer comprises

2 determining an upsell to offer based on at least one of the purchase price and the financial

3 account identifier.

1 16. The method of claim 1, wherein the financial account identifier specifies a credit card

2 account.

1 17. The method of claim 1, wherein the installment plan identifier is based on an average

2 number of transactions over a predetermined period.

1 18. The method of claim 1, wherein the installment plan identifier is based on an account

2 holder behavior score.

1 19. The method of claim 1, wherein the installment plan identifier is based on an account
2 holder profitability score.

1 20. The method of claim 1, wherein the installment plan identifier is based on an account
2 holder credit score.

1 21. The method of claim 1, wherein the installment plan identifier is based on an account
2 holder performance score.

1 22. The method of claim 1, wherein the installment plan identifier is based on preference data
2 generated by an account holder, the preference data representing finance option preferences.

1 23. An apparatus for providing installment plan options, comprising:
2 a storage device; and
3 a processor connected to the storage device,
4 the storage device storing
5 a program for controlling the processor;
6 the processor operative with the program to
7 receive a purchase price and a financial account identifier, the financial account
8 identifier specifying a financial account;

9 generate an installment plan identifier defining an installment plan for payment of
10 the purchase price, the installment plan identifier being based on at least one of the purchase
11 price and the financial account identifier; and
12 transmit the installment plan identifier.

1 24. The apparatus of claim 23, wherein the processor is further operative with the program
2 to:
3 receive a selection signal indicative of whether to accept the installment plan; and
4 if the selection signal indicates acceptance of the installment plan, authorize use of the
5 installment plan for the financial account.

1 25. The apparatus of claim 24, wherein the processor is further operative with the program
2 to:
3 adjust the purchase price if the selection signal indicates acceptance of the installment
4 plan, wherein the installment plan is thereby for payment of the adjusted purchase price.

1 26. The apparatus of claim 23, wherein the processor is further operative with the program
2 to:
3 generate a plurality of installment plan identifiers, each defining an installment plan for
4 payment of the purchase price, the plurality of installment plan identifiers being based on at least
5 one of the purchase price and the financial account identifier; and
6 transmit the plurality of installment plan identifiers.

1 27. The apparatus of claim 26, wherein the processor is further operative with the program
2 to:
3 receive a selection signal indicative of whether to accept any one of the plurality of
4 installment plans; and
5 if the selection signal indicates acceptance of one of the plurality of installment plans,
6 authorize use of the accepted installment plan for the financial account.

1 28. The apparatus of claim 23, wherein the processor is further operative with the program
2 to:
3 determine whether to allow installment payments on the purchase price;
4 and wherein processor generates the installment plan identifier only if installment
5 payments on the purchase price are allowed.

1 29. The apparatus of claim 28, wherein the processor is further operative with the program
2 to:
3 determine whether to allow installment payments, based on at least one of the purchase
4 price and the financial account identifier.

1 30. The apparatus of claim 28, wherein the processor is further operative with the program
2 to:
3 compare the purchase price to a predetermined amount; and
4 determine to allow installment payments only if the purchase price exceeds the
5 predetermined amount.

1 31. The apparatus of claim 23, wherein the processor is further operative with the program
2 to:

3 determine whether application of the purchase price to the financial account is
4 authorized;

5 and wherein processor generates the installment plan identifier only if application of the
6 purchase price is authorized.

1 32. The apparatus of claim 23, wherein the processor is further operative with the program
2 to:

3 receive a merchant identifier indicating a merchant from which the purchase price and the
4 financial account identifier were received; and

5 credit the purchase price to the merchant.

1 33. The apparatus of claim 23, wherein the processor is further operative with the program
2 to:

3 determine an upsell to offer;

4 generate an upsell identifier defining the upsell to offer; and

5 transmit the upsell identifier.

1 34. The apparatus of claim 33, wherein the processor is further operative with the program
2 to:

3 receive a response signal indicating whether the upsell was accepted.

1 35. The apparatus of claim 34, wherein the processor is further operative with the program
2 to:

3 determine an upsell price; and

4 apply the purchase price to the financial account if the upsell was accepted.

1 36. The apparatus of claim 35, wherein the processor is further operative with the program
2 to:

3 receive a merchant identifier indicating a merchant from which the purchase price and the
4 financial account identifier were received; and

5 credit the upsell price to the merchant.

1 37. The apparatus of claim 33, wherein the processor is further operative with the program
2 to:

3 determine an upsell to offer based on at least one of the purchase price and the financial
4 account identifier.

1 38. The apparatus of claim 23, wherein the financial account identifier specifies a credit card
2 account.

1 39. The apparatus of claim 23, wherein the installment plan identifier is based on an average
2 number of transactions over a predetermined period.

1 40. The apparatus of claim 23, wherein the installment plan identifier is based on an account
2 holder behavior score.

1 41. The apparatus of claim 23, wherein the installment plan identifier is based on an account
2 holder profitability score.

1 42. The apparatus of claim 23, wherein the installment plan identifier is based on an account
2 holder credit score.

1 43. The apparatus of claim 23, wherein the installment plan identifier is based on an account
2 holder performance score.

1 44. The apparatus of claim 23, wherein the installment plan identifier is based on preference
2 data generated by an account holder, the preference data representing finance option preferences.

1 45. A method for providing installment plan options at a terminal, comprising:
2 generating a purchase price;
3 generating a financial account identifier for specifying a financial account;
4 transmitting the purchase price and the financial account identifier;
5 receiving an installment plan identifier defining an installment plan for payment of the
6 purchase price, the installment plan identifier being responsive to at least one of the transmitted
7 purchase price and financial account identifier;
8 generating a selection signal indicative of whether to accept the installment plan; and

9 transmitting the selection signal.

1 46. The method of claim 45, further comprising:
2 generating a merchant identifier; and
3 transmitting the merchant identifier.

1 47. The method of claim 46, further comprising:
2 determining an upsell to offer.

1 48. The method of claim 47, wherein the step of determining the upsell to offer comprises:
2 receiving an upsell identifier defining the upsell to offer.

1 49. The method of claim 47, wherein the step of determining the upsell to offer comprises:
2 generating an upsell identifier defining the upsell to offer, the upsell identifier being
3 generated in dependence on at least one of the purchase price and the financial account identifier.

1 50. The method of claim 47, further comprising:
2 displaying a signal indicative of the upsell to offer.

1 51. The method of claim 45, further comprising:
2 displaying a signal indicative of the installment plan.

1 52. The method of claim 45, wherein the step of receiving an installment plan identifier
2 comprises:
3 receiving a plurality of installment plan identifiers, each defining an installment plan for
4 payment of the purchase price, the plurality of installment plan identifiers being responsive to the
5 transmitted purchase price and financial account identifier;
6 and wherein the selection signal is indicative of whether to accept any one of the plurality
7 of installment plans.

1 53. The method of claim 45, wherein the financial account identifier specifies a credit card
2 account.

1 54. The method of claim 45, further comprising:
2 determining whether use of an installment plan for the financial account is authorized;
3 and
4 if use of the installment plan is authorized,
5 determining a periodic payment amount defined by the installment plan, and
6 applying the periodic payment amount to a balance of the financial account.

1 55. The method of claim 54, further comprising:
2 printing indicia indicative of the periodic payment amount.

1 56. The method of claim 54, further comprising:

2 calculating a balance due by adding the periodic payment amount to a predetermined
3 amount; and
4 printing indicia indicative of the balance due.

1 57. An apparatus for providing installment plan options at a terminal, comprising:
2 a storage device; and
3 a processor connected to the storage device,
4 the storage device storing
5 a program for controlling the processor;
6 the processor operative with the program to
7 generate a purchase price;
8 generate a financial account identifier for specifying a financial account;
9 transmit the purchase price and the financial account identifier;
10 receive an installment plan identifier defining an installment plan for payment of
11 the purchase price, the installment plan identifier being responsive to at least one of the
12 transmitted purchase price and financial account identifier;
13 generate a selection signal indicative of whether to accept the installment plan;
14 and
15 transmit the selection signal.

1 58. The apparatus of claim 57, wherein the processor is further operative with the program
2 to:
3 generate a merchant identifier; and

4 transmit the merchant identifier.

1 59. The apparatus of claim 58, wherein the processor is further operative with the program
2 to:
3 determine an upsell to offer.

1 60. The apparatus of claim 59, wherein the processor is further operative with the program
2 to:
3 receive an upsell identifier defining the upsell to offer.

1 61. The apparatus of claim 59, wherein the processor is further operative with the program
2 to:
3 generate an upsell identifier defining the upsell to offer, the upsell identifier being
4 generated in dependence on at least one of the purchase price and the financial account identifier.

1 62. The apparatus of claim 59, wherein the processor is further operative with the program
2 to:
3 display a signal indicative of the upsell to offer.

1 63. The apparatus of claim 57, wherein the processor is further operative with the program
2 to:
3 display a signal indicative of the installment plan.

1 64. The apparatus of claim 57, wherein the processor is further operative with the program
2 to:
3 receive a plurality of installment plan identifiers, each defining an installment plan for
4 payment of the purchase price, the plurality of installment plan identifiers being responsive to the
5 transmitted purchase price and financial account identifier;
6 and wherein the selection signal is indicative of whether to accept any one of the plurality
7 of installment plans.

1 65. The apparatus of claim 57, wherein the financial account identifier specifies a credit card
2 account.

1 66. The apparatus of claim 57, wherein the processor is further operative with the program
2 to:
3 determine whether use of an installment plan for the financial account is authorized; and
4 if use of the installment plan is authorized,
5 determine a periodic payment amount defined by the installment plan, and
6 apply the periodic payment amount to a balance of the financial account.

1 67. The apparatus of claim 66, further comprising:
2 a printer;
3 and wherein the processor is further operative with the program to:
4 print indicia indicative of the periodic payment amount.

- 1 68. The apparatus of claim 66, further comprising:
2 a printer;
3 and wherein the processor is further operative with the program to:
4 calculate a balance due by adding the periodic payment amount to a predetermined
5 amount; and
6 print indicia indicative of the balance due.

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